

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE, COOPERATION AND FARMERS WELFARE

LOK SABHA
UNSTARRED QUESTION NO.362
TO BE ANSWERED ON THE 19TH JULY, 2016

NATIONAL CROP INSURANCE SCHEME

362. SHRI KRUPAL BALAJI TUMANE:
SHRI ASHOK MAHADEORAO NETE:
SHRIMATI BHAVANA PUNDALIKRAO GAWALI PATIL:
SHRI ARVIND SAWANT:
SHRI SIRAJUDDIN AJMAL:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) the present status and impact of the National Crop Insurance Scheme on socio-economic livelihood of farmers indicating the number of farmers benefited along with the amount of fund disbursed under the scheme in the various States of the country, including Maharashtra during the last three years and the current year, State/UT-wise;
- (b) the norms/criteria laid down by the Government for implementation of crop insurance scheme in the country;
- (c) the details of the insurance companies which are rendering services under the National Crop Insurance Scheme across the country;
- (d) whether certain States including Maharashtra have not been included in the said scheme, if so, the details thereof along with the reasons therefor; and
- (e) the details of the steps being taken by the Government to include all the States in the country under the said programme/ scheme and make the scheme more popular among the farmers?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI SUDARSHAN BHAGAT)

(a): The National Agricultural Insurance Scheme (NAIS) and Modified NAIS have been withdrawn from Kharif 2016 season and new scheme namely, Pradhan Mantri Fasal Bima Yojana (PMFBY) has been introduced in place of these scheme. No study on Socio-economic impact of NAIS has been made. However, State-wise details (including Maharashtra) of claims paid and number of farmers benefitted during last three years under Crop Insurance Schemes are given in **Annexure-I and II** respectively.

(b): All farmers including sharecroppers and tenant farmers growing crops in areas notified by the concerned State Government/UT administration are eligible for coverage under Crop Insurance Scheme. However, farmers should have insurable interest for the notified/insured crop. The scheme is compulsory of loanee farmers and voluntary for non-loanee farmers. The non-loanee farmers are required to submit necessary documentary evidence of land records prevailing in the State and/or applicable contract/agreement details/other documents/notified/ permitted by concerned State Govt. to the concerned insurance company.

(c): NAIS was implemented by the Agriculture Insurance Company of India Ltd. (AIC) only. However, to bring competition in Crop Insurance field, in addition to AIC, 11 private and 4 Public Sector general insurance companies have also been empanelled to implement the present Pradhan Mantri Fasal Bima Yojana (PMFBY).

(d): The Crop Insurance scheme is voluntary for States. Government of Maharashtra is implementing the Crop Insurance Schemes since its inception.

(e): To enhance the awareness, coverage of States and to make crop insurance schemes more popular among all the stakeholders including States, Government is undertaking a comprehensive publicity and awareness programme to educate the States/farmers about the benefit of crop insurance schemes. Capacity building and training programmes for other stakeholders are also being organized. The salient activities under awareness campaign, involve the publicity of features & benefits of the scheme through advertisements in leading National/local News Papers, telecast through audio-visual media, distribution of pamphlets, participation in agriculture fairs / mela / gosti and organization of workshops / trainings and SMS through Kisan Portal etc. State Governments/UTs are also being regularly persuaded to increase the coverage including notifying more crops under crop Insurance schemes. One day seminar/kisan fair especially on the PMFBY has been organized at various Krishi Vigyan Kendras (KVKs) during March-April, 2016 throughout the country.

ANNEXURE-I

State-wise details of total claims paid under – NAIS, MNAIS, WBCIS (Rs. Lakh)

State	Kharif 2012				Rabi 2012-13				Kharif 2013				Rabi 2013-14			
	MNAIS	NAIS	WBCIS	Total	MNAIS	NAIS	WBCIS	Total	MNAIS	NAIS	WBCIS	Total	MNAIS	NAIS	WBCIS	Total
AN	0.00	11.36	0.00	11.36	0.00	0.00	0.00	0.00	0.00	95.47	0.00	95.47	0.00	0.00	0.00	0.00
AP	42456.78	4987.17	34794.74	82238.70	381.54	21517.14	991.30	22889.97	32897.63	7939.56	28254.97	69092.16	458.85	926.76	406.88	1792.49
Assam	59.85	94.93	0.00	154.79	12.95	100.28	0.00	113.24	0.00	36.15	0.00	36.15	1.31	98.99	35.40	135.70
Bihar	4766.34	0.00	16091.74	20858.08	0.00	0.00	33452.09	33452.09	14620.37	0.00	55116.11	69736.48	0.00	0.00	15836.10	15836.10
Chattisgarh	0.00	160.69	0.00	160.69	0.00	0.00	1284.82	1284.82	0.00	1617.08	0.00	1617.08	0.00	0.00	7324.96	7324.96
Goa	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gujrat	0.00	219063.62	0.00	219063.62	0.00	1172.82	0.00	1172.82	0.00	3808.55	0.00	3808.55	0.00	1.51	0.00	1.51
Haryana	679.84	6.82	462.54	1149.21	426.67	1.41	1771.16	2199.24	341.11	0.00	1280.88	1621.99	116.47	0.00	983.41	1099.87
HP	0.00	73.33	10.25	83.58	0.00	0.00	952.83	952.83	0.00	36.75	3.97	40.72	0.00	0.00	945.40	945.40
J & K	0.00	0.00	0.00	0.00	0.00	0.88	0.00	0.88	0.00	2.35	0.00	2.35	0.00	0.00	0.00	0.00
Jharkhand	19.37	956.13	790.43	1765.93	2.27	64.53	103.13	169.93	268.71	15.81	2814.20	3098.71	0.82	0.00	658.30	659.12
Karnataka	5004.27	12970.93	4288.89	22264.08	5.17	2911.64	82.96	2999.77	609.20	1309.42	3842.78	5761.40	346.40	0.00	156.60	503.00
Kerela	0.00	7.70	58.08	65.77	0.00	472.51	541.12	1013.63	0.00	7.65	196.23	203.88	0.00	76.54	298.24	374.78
Maharashtra	0.00	7507.77	0.00	7507.77	18.44	31684.31	0.00	31702.76	192.32	218906.14	1074.11	220172.56	577.32	43721.57	1809.54	46108.43
Manipur	0.00	20153.40	829.40	20982.80	0.00	56606.71	8920.23	65526.94	0.00	24896.20	371.85	25268.04	0.00	1468.79	9361.14	10829.93
Meghalaya	0.00	466.51	0.00	466.51	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mizoram	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.09	0.00	5.09	0.00	0.00	0.00	0.00
MP	0.00	0.00	0.00	0.00	0.77	0.00	0.00	0.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Orissa	0.00	6119.35	265.91	6385.26	297.44	543.88	0.00	841.32	20528.63	39826.89	0.00	60355.52	94.68	0.00	0.00	94.68
Puducherry	0.00	0.00	0.00	0.00	0.00	17.12	0.00	17.12	0.00	3.87	0.00	3.87	0.00	1.44	0.00	1.44
Punjab	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Rajasathan	3622.70	0.00	26803.54	30426.24	942.54	0.00	55360.06	56302.60	4617.40	0.00	20534.09	25151.49	8569.07	0.00	42555.58	51124.65
Sikkim	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tamil Nadu	5647.87	3795.86	783.88	10227.61	374.99	89897.16	385.85	90657.99	11288.65	2157.88	578.01	14024.53	4993.01	44448.22	0.00	49441.24
Telengana	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Tripura	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
UP	82.54	929.04	173.40	1184.98	9.51	2866.94	311.48	3187.92	96.98	13097.30	4750.74	17945.02	24251.60	0.00	993.36	25244.95
Uttrakhand	6.08	19.13	2313.17	2338.37	0.00	39.49	139.24	178.73	229.92	4.92	1106.28	1341.12	8.28	0.00	335.72	344.00
WB	0.00	1376.24	14.56	1390.80	2874.47	2936.70	86.16	5897.33	0.00	12400.12	34.44	12434.55	14593.12	14005.83	8.72	28607.67
Grand Total	62345.65	278699.98	87680.53	428726.16	5346.75	210833.53	104382.42	320562.71	85690.91	326167.19	119958.66	531816.75	54010.93	104749.66	81709.34	240469.93

Kharif 2014				Rabi 2014-15				Kharif 2015*			
MNAIS	NAIS	WBCIS	Total	MNAIS	NAIS	WBCIS	Total	MNAIS	NAIS	WBCIS	Total
5.71	0.00	0.00	5.71	0.16	0.00	0.00	0.16	0.00	1.19	0.00	1.19
1127.27	0.00	4503.04	5630.31	1002.78	1069.52	151.54	2223.84	6195.16	0.00	13850.62	20045.78
0.00	2.81	1278.87	1281.68	0.00	24.90	29.26	54.16	0.00	1.64	522.36	524.00
999.44	0.00	32311.19	33310.63	0.00	76196.17	0.00	76196.17	0.00	28605.56	0.00	28605.56
0.00	0.00	18391.58	18391.58	0.00	110.86	0.00	110.86	0.00	67761.92	0.00	65867.50
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	50321.87	0.00	50321.87	0.00	75.53	0.00	75.53	0.00	179538.11	0.00	179538.11
0.00	0.00	0.00	0.00	0.00	0.00	0.79	0.79	0.00	0.00	0.00	0.00
0.00	18.30	10.84	29.13	0.00	27.32	3472.84	3500.16	0.00	161.80	218.90	380.70
0.00	0.00	54.18	54.18	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
106.71	0.00	2638.93	2745.64	0.00	166.88	0.00	166.88	0.00	22329.88	0.00	22329.88
15002.75	0.00	5484.31	20487.05	541.82	0.00	1030.51	1572.32	0.00	69280.22	0.00	69280.22
428.36	0.00	90.96	519.31	6.69	0.00	193.95	200.65	37.55	0.00	622.11	659.66
0.00	54199.05	1393.75	55592.80	0.00	15084.45	3473.40	18557.85	0.00	441689.09	2636.58	444325.67
0.00	159569.21	28475.95	188045.16	0.00	21914.05	12839.27	34753.33	0.00	420505.49	27707.12	448212.60
0.00	185.13	0.00	185.13	0.00	0.00	0.00	0.00	0.00	269.70	0.00	269.70
0.00	0.00	0.00	0.00	0.00	16.28	0.00	16.28	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	25534.61	0.00	25534.61	0.00	796.62	0.00	796.62	0.00	0.00	0.00	0.00
0.00	1.76	0.00	1.76	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
26931.01	0.00	14092.74	41023.74	21596.29	0.00	56472.05	78068.34	63605.76	0.00	56938.39	120544.16
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
412.85	0.00	0.00	412.85	0.00	1383.97	0.00	1383.97	0.00	507.07	0.00	507.07
0.00	4785.82	5664.84	10450.66	6349.25	0.00	42.72	6391.97	0.00	0.00	0.00	0.00
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10500.66	0.00	6623.70	17124.35	57401.73	0.00	2542.51	59944.24	32632.26	0.00	21345.95	53978.22
77.64	0.00	2739.67	2817.31	863.93	0.00	483.17	1347.10	52.92	0.00	444.49	497.41
6970.84	0.00	21.44	6992.28	0.00	10833.11	1.81	10834.93	0.00	11967.14	0.00	11967.14
62563.21	294618.55	123775.96	480957.73	87762.66	127699.67	80733.82	296196.14	102523.67	1242618.80	124286.51	1467534.56

*Provisional

State-wise details of Farmers Benefitted (No.) under – NAIS, MNAIS, WBCIS

State	Kharif 2012				Rabi 2012-13				Kharif 2013				Rabi 2013-14			
	MNAIS	NAIS	WBCIS	Total	MNAIS	NAIS	WBCIS	Total	MNAIS	NAIS	WBCIS	Total	MNAIS	NAIS	WBCIS	Total
Andaman Nicobar	0	260	0	260	0	0	0	0	0	506	0	506	0	0	0	0
Andhra Pradesh	277140	73771	664708	1015619	5403	84139	8159	97701	260126	98744	588724	947594	4119	25978	5036	35133
Assam	382	1654	0	2036	458	2097	0	2555	0	561	0	561	14	1908	853	2775
Bihar	51966	0	922676	974642	0	0	1584740	1584740	176997	0	1411944	1588941	0	0	1808447	1808447
Chattisgarh	0	22559	0	22559	0	0	61613	61613	0	34665	0	34665	0	0	98415	98415
Goa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gujrat	0	850725	0	850725	0	16035	0	16035	0	42521	0	42521	0	304	0	304
Haryana	6425	403	43298	50126	11201	207	39994	51402	4303	0	74501	78804	3156	0	64129	67285
HP	0	2366	462	2828	0	0	17562	17562	0	1396	816	2212	0	0	40147	40147
J & K	0	0	0	0	0	17	0	17	0	183	0	183	0	0	0	0
Jharkhand	713	60320	69598	130631	152	2077	17965	20194	5483	2635	117253	125371	105	0	47003	47108
Karnataka	51383	183328	205144	439855	154	66461	1140	67755	8738	21652	181535	211925	15968	0	2623	18591
Kerala	0	185	7708	7893	0	8603	17311	25914	0	374	15267	15641	0	627	13742	14369
Maharashtra	0	74565	0	74565	568	359551	0	360119	1997	1421879	59081	1482957	7581	591201	22354	621136
Manipur	0	417062	2879	419941	0	900875	30546	931421	0	287244	1107	288351	0	67303	32496	99799
Meghalaya	0	4992	0	4992	0	0	0	0	0	0	0	0	0	0	0	0
Mizoram	0	0	0	0	0	0	0	0	0	94	0	94	0	0	0	0
Madhya Pradesh	0	0	0	0	59	0	0	59	0	0	0	0	0	0	0	0
Orissa	0	87601	27893	115494	4891	12068	0	16959	182604	373892	0	556496	2200	0	0	2200
Puducherry	0	0	0	0	0	366	0	366	0	38	0	38	0	122	0	122
Punjab	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Rajasathan	127131	0	4738016	4865147	44963	0	2202787	2247750	242952	0	4157503	4400455	261685	0	1581452	1843137
Sikkim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tamil Nadu	87926	33849	13711	135486	3459	887373	8089	898921	70949	27037	11737	109723	46536	170586	0	217122
Telengana	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tripura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Uttar Pradesh	1855	28107	36832	66794	1381	106910	58796	167087	5220	182809	226734	414763	266671	0	63775	330446
Uttarakhand	710	1894	17639	20243	0	1219	2474	3693	3671	672	18924	23267	351	0	4239	4590
West Bengal	0	68882	1632	70514	40264	107261	1725	149250	0	298318	5547	303865	202453	138162	884	341499
Grand Total	605631	1912523	6752196	9270350	112953	2555259	4052901	6721113	963040	2795220	6870673	10628933	810839	996191	3785595	5592625

*Provisional

Kharif 2014				Rabi 2014-15				Kharif 2015*			
MNAIS	NAIS	WBCIS	Total	MNAIS	NAIS	WBCIS	Total	MNAIS	NAIS	WBCIS	Total
175	0	0	175	9	0	0	9	0	184	0	184
16402	0	78217	94619	5937	12491	2342	20770	50766	0	270559	321325
0	57	17820	17877	0	282	771	1053	0	34	21773	21807
30010	0	1582408	1612418	0	882719	0	882719	0	0	0	0
0	0	590731	590731.1	0	5846	0	5846	0	633215	0	633215
0	0	0	0	0	0	0	0	0	0	0	0
0	191137	0	191137	0	585	0	585	0	361985	0	361985
0	0	0	0	0	0	7	7	0	0	0	0
0	272	856	1128	0	130	93485	93615	0	2611	9950	12561
0	0	1364	1364	0	0	0	0	0	0	0	0
2285	0	158589	160874	0	5163	0	5163	0	390563	0	390563
312954	0	119580	432534	6125	0	5282	11407	0	625585	0	625585
1544	0	12908	14452	56	0	9807	9863	398	0	13057	13455
0	434413	68122	502535	0	198902	97413	296315	0	2046836	69851	2116687
0	3486737	1173967	4660704	0	694596	111600	806196	0	7150350	664110	7814460
0	3472	0	3472	0	0	0	0	0	7514	0	7514
0	0	0	0	0	838	0	838	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
0	175680	0	175680	0	10575	0	10575	0	0	0	0
0	72	0	72	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
896582	0	2695235	3591817	603550	0	2E+06	3E+06	1804667	0	3330182	5134849
0	0	0	0	0	0	0	0	0	0	0	0
6556	0	0	6556	0	14497	0	14497	0	7438	0	7438
0	53591	69583	123174	67839	0	519	68358	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0
178677	0	120392	299069	715521	0	158056	873577	489378	0	335301	824679
4105	0	30990	35095	10094	0	6944	17038	3679	0	16510	20189
97533	0	2707	100240	0	162628	0	162628	0	227347	0	227347
1546823	4345431	6723469	12615723	1E+06	2E+06	3E+06	6E+06	2348888	11453662	4731293	18533843
